GENERAL AND REVENUE SECRETARIAT.

1903.

(Banking)

File No. 22-13

Serial Nos. 1-2

Papers Filed.

Month November 13

SUBJECT.

Recess with certain observations
report of proceedings of the Cooperative
Conference at Ajodhan, Srinivasapuram

PREVIOUS REFERENCES.	LATER REFERENCES.

G.R.S. 11] 1913-14

GENERAL AND REVENUE SECRETARIAT.

(Banking

NOTES.

File No. 22

FILE HEADING.

Cooperative conference at yedarur
Srinivasapur Tk.

From The Registrar of Cooperative Societies

No. 471 Dated 26-9-13 Received 28-9-13

Diary No. 1462 | Enclos. 3 Spare Copies. | Serial No. 1

BRIEF ABSTRACT OF LETTER.

Submits brief report of a cooperative conference held at yedarur on the 26th & 27th March/

NOTES AND ORDERS.

The most striking feature about this conference is that it owes its inception entirely to the enthusiasm & cooperative spirit of the members of the yedarur Soc

NOTES—First Sheet.

GPB—35,000—15-6-12

Serial No.

They - the yedvaar County number stood hosts & the 60 delegates from the various Societies in the District were then guests throughout the 2 days sitting of the conference. Besides we an 60 there was an attendance of 250 private persons.

This was cooperative action & not the usual talk.

The deliberations of such a conference must carry weight & their resolution No 4 -

That the concessions already granted by Govt to Cooperative Societies are liberal and there is no need for more concessions speaks for itself.

3 Resolution 4 deals with the financing of Societies. It is very encouraging to note that Govt help is not contemplated at all even as a remote contingency.

4 Resolution 8 - enters into the method how public confidence

Serial No.

has to be won — by Showing good work'

Resolution 11 contemplates the establ^{t} of a Federal Union for the purpose of finance inspection & audit'.

how is the further expansion of the movement in the District lost sight of — Resolut 13 & mentions the likely promising villages for the formation of societies — Come from the people themselves this ought to be an invaluable guide to the Registrar for the registration of new societies. The last 2 resolutions deal with the help which Unions are expected to render. It would have been better if these resolutions were neither Conceived nor passed.

with such staunch cooperators as the members of the Tid. Cuddalore & Pedarak societies the Kolar Dt may well go ahead without much concern

G. R. S. 12]
General and Revenue Secretariat.

B File No. 22 of 1913

Serial No.

of Govt help in any form - submd.

Ref SW
24/10.

x Recd with suitable observns

Weeks

9 Draft submd.

Ref SW
25/10. 27/10.

Please recast draft

Weeks

11 Revised draft submd

Ref SW
27/10 28/10 Secretary)

Weeks

Issue

CSS
29/10/13

28.10.13

1 To the Registrar of Cooperative Societies

No H 1985 dt 4-11-13

Records the report with certain observations.

191

From

The Registrar of Cooperative Societies in Mysore, Bangalore

To

The Secretary to the Government of Mysore General & Revenue Departments, Bangalore

Dated

Despatched 27. 9. 13.

Received

General No. 471 CS.

No.

Enclosure No. 3

Submits a brief report of a cooperative Conference held at Jedanur, Sreenivaspur Taluk, on the 26th and 27th March 191 with three annexures. A.B.

DIARY No. 1462

10 13-10 14

SECTION Banking

FILE No. 22-13

S. FILE No. 1

No. 471 C.S.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES
IN MYSORE.

Dated Bangalore, 26th September 1913.

From

M.A. Narayan Ayangar, Esq., B.A. B.L.,
Registrar of Co-operative Societies in Mysore,
Bangalore.

To

K.R. Srinivasa Iyengar, Esq., M.A.,
Secretary to the Government of His Highness
the Maharaja of Mysore, General and Revenue
Departments, Bangalore.

Sir,

I have the honor to submit the following brief report of a Conference of the Co-operative Societies in the Kolar District held at Yedarur, Srinivasapur Taluk, on the 26th and 27th March 1913 under the presidency of Mr. P.F. Bowring, Deputy Commissioner, Kolar District.

2. The idea of holding a Conference at Yedarur of the societies in the Kolar District owes its origin entirely to the enthusiasm and Co-operative spirit of the members of the Yedarur Co-operative Society. They took advantage of a Car festival and Jatra at Yedarur to convene a gathering of the co-operators of the Kolar District and applied to me for permission to hold the Conference. I approved of the proposal and gave them the help of S. Mahadeva Rao, Inspector

of Co-operative Societies, Kolar District. Mr. Bhaskarappa, the Secretary of the Yedarur Society and Mahadeva Rao were appointed Joint Secretaries to the Conference and entrusted with all the arrangements connected therewith. How complete and satisfactory these arrangements were may be judged from the fact that the 60 delegates from the various societies in the Kolar District were the guests of the Yedarur Society and they found their stay at Yedarur perfectly comfortable and pleasant.

3. Fourteen societies in the Kolar District took part in the Conference and deputed sixty of their members to represent them at the discussions. The Conference opened its sittings at 3 P.M. on the 26th March 1913 in a big pendal which had been specially erected for the purpose. Besides the delegates from the societies, the following were present:- Mr. C. Lakshmana Rao, Amildar, Srinivasapur Taluk, Mr. Kesar Singh, Amildar, Malur Taluk, Mr. Surappa, District Shiresteda Kolar District Office and Mr. R. Ranga Rao, Assistant to the Registrar of Co-operative Societies in Mysore and Mr. T. Chokanna, the Malur Sub-Division officer. There were also more than 250 private gentlemen present who were mostly merchants, raiyats, Shanbhogues and Patels. Mr. P.F. Bowring, the President, and the Registrar were received by the Reception Committee and on behalf of the latter, Mr. Bhaskarappa requested Mr. Bowring to open the Conference and preside at its deliberations. Mr. Bowring next delivered a short speech on the state of the co-operative movement in the Kolar District, congratulating those assembled on what they had already achieved and exhorting them not to relax their efforts. The full speech is contained in Appendix A. Reports describing the condition of their societies were read by the Secretaries of the Yedarur, Kolar, Siddlaghatta,

Chintamani, Srinivasapur, Yeldur, Haralukunte, Holur, Dimbala and Mudiyanur Societies.

4. Appendix B attached hereto contains a list of the subjects that were brought up for discussion and Appendi contains the resolutions passed thereon. The subjects discussed and the resolutions adopted were thoroughly practical, and embraced a variety of topics of theoretica interest and practical importance. What is the nature a Co-operative Society, what accounts should it maintain what rules should govern it, how is it superior to other institutions, what is the best method of financing it, what are the best places in the Kolar District, where societies may be started, who are the men that are prepared to look after them-- these were some of the subjec that were considered.

5. It is satisfactory to state that the discussions were of a very high order and were characterized by clea ness of understanding, grip of the subject and lucidity expression. The Conference closed its sittings on the 27th when after the President's closing speech, I took t opportunity of explaining the difference between the - modern Co-operative Society and the old Chandrahalli and other Joint Stock Banks in the Kolar District, the failu of which brought distress to a large number of people an was standing in the way of a rapid development of the Co-operative movement in the Kolar District. I also sugges the formation of Taluk development Committees consisting of well-known co-operators, members of the Representative Assembly of the Taluk and District Boards and other influential men to whom could be entrusted the duty of -

developing

developing the co-operative movement in their Taluks.

6. I would here point out that within the past two years, there has been, considerable activity in the holdin of Conferences. In October 1911, we had the First Mysore Co-operative Conference. In October 1912 we had the - Second Mysore Co-operative Conference. In January 1913 we had the Hassan District Conference, in February 1913, the Chennagiri Taluk Conference and in March 1913 the - Yedarur Conference. The two Provincial Conferences were more or less wholly organized and conducted by official agency. The Hassan Conference owed less to official and more to private agency. The Chennagiri Conference was also partly official and partly non-official. But the Yedarur Conference was decided upon and conducted entirely by private agency.

7. I am convinced that these Conferences are of incalculable value in spreading co-operation and a knowledge of its principles. They enable a comparison of experience, discussion of difficulties and suggestions of remedies. They stimulate co-operative thought and direct Co-operative efforts, official and non-official, into right and useful lines.

I have the honor to be,

Sir,

Your most obedient servant,

M A Nanjundaiah

REGISTRAR.

Gentlemen,

I must thank you very much for having taken the trouble to come to this somewhat out-of-the way place in the hot weather to attend to this Conference. We ought to have begun yesterday and I am sorry you have been put to the inconvenience of having to wait here; this, however, was due unavoidably to a bereavement having occurred in the house of my friend Mr. Nrayan Ayangar, I am sure that you, like me, are sorry that such a thing should have happened.

2. I cannot flatter myself that I know very much about Co-operative Societies. In England, when I was a boy, I used to notice here and there Co-operative Stores and Shops, but as I was in no way connected with trade, I took no more notice of them than of the butcher, the baker, the candle-stick maker.

3. I have been in India now some 20 years and from the first I have noticed a want of Co-operation in many things. Take, for instance, your tanks ; although many ryots may own lands under the tank, there is no co-operation among them, to see that the water is ..... utilized to the best advantage. At the beginning of the cultivation season the Nirganti opens the sluice and the water runs away day after day, night after night, without restraint until the tank runs dry. If there were co-operation among the ryots, this would not be allowed and proper arrangements for the use of the water would be made.

4. I am sure, it will be a very great thing to establish Co-operative Banks all through the District and thus do away with the necessity of obtaining money from the local Sowcars and paying them enormous rates of interest. This is one of the courses that the ryot population are now suffering under.

5. I understand there are already in this District 23 Co-operative Societies, and the one in Chintamani is in a very flourishing condition, in fact one of the best to be seen anywhere.

6. A short time ago, I happened to be in Siddlaghatta and was taken by the townspeople to the office of their Co-operative Society. I was much struck with the enthusiasm and the interest that the members of that Society showed in their institution. The books and the accounts of the Bank were well kept. There was no misunderstanding among the members and it was a pleasure to see, how they were all co-operating with each other in the best interests of their Society.

7. There are 2,500 members altogether in this District with a share capital of Rs. 50,000/-. I hope, that before long, there will be a great increase in the number of members with a corresponding increase in the share capital. I am sure the more the societies there are of this sort in the District, the better it will be for us.

8. Gentlemen, as we have got a lot of business to get through, I will not detain you any longer

and we will now proceed to discuss the various propositions to be brought forward at this Conference.

Sd/-. P.F. Bowring.
Deputy Commissioner.

11/4/13

26.9.13.

List of Subjects discussed at the Co-operative Conference held at Yedarur on the 26th and 27th March 1913.

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1. A village Co-operative Society, its objects, function and usefulness.
2. The Co-operative Regulation, Rules and Bye-laws.
3. The Registers, accounts and forms in use.
4. Privileges granted to Co-operative Societies by the Government.
5. Unlimited liability, its nature and advantages.
6. The duties of the panchayet and office bearers of Societies and the necessity for their training.
7. The principles of financing individual members in rural Societies.
8. Co-operative Societies as Savings Banks.
9. Deposit Rules.
10. The Banking facilities and prevailing rates of interest in different parts of the Kolar District.
11. Co-operative Federal Banking Unions and their establi ment in suitable localities.
12. The Co-operative Bulletin.
13. Registration of villages which require Co-operative Societies to be established.
14. Registration of gentlemen who offer to serve as Honorary Supervisors in Taluks and office-bearers

in Societies.

15. Registration of places which require Co-c
classes to be held.

Resolutions arrived at by the delegates of Co-operative Societies in the Srinivaspur Taluk at the First Srinivaspur Taluk Co-operative Conference held in Yedarur on the 26th and 27th March 1913.

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Appendix C

I. That Co-operative Societies should be established in every village or group of villages, as by substituting combined credit for individual credit, villagers can get ready accommodation for all the money that they require for carrying on their agricultural pursuits and can also realise the benefits of Co-operation in production and distribution and would thus improve their social, moral and economic condition by increasing their earning and saving capacity.

II. That copies of the Co-operative Regulation and the Notifications of Government should be kept in every society and every opportunity should be utilized to explain them to the members and that the bye-laws of every society should be in the form prescribed by the Registrar with suitable modifications that are necessary for each locality.

III. That the Registers and accounts and forms of each society should be written up in the printed books prescribed by the Registrar.

IV. That the concessions already granted by Government to Co-operative Societies are liberal and there is no need for more concessions.

V. The distinction between Limited and Unlimited liability societies was clearly explained by the Registrar to the members of the Conference. It was resolved that

rural

rural societies should invariably be of the Unlimited liability type as it would enable them to supplement their capital by loans from the Central Bank or Union, make the members more vigilent and careful in the transactions of the society and in their dealings with it.

VI. That as the success of a society entirely depends upon the extent to which the Panchayet can bring to bear upon its working, their skill, intelligence and tact, the selection of the Panchayet should be made with great care, that the Panchayet should carry on their work as prescribed in the bye-laws of each society and that the inspecting officers should frequently explain to them their duties and responsibilities to the society.

Also that when 5 or 10 people volunteer themselves to serve as Panchayet the Registrar should arrange to give them training in Co-operation.

VII. That by doing honest and good business, Co-operative Societies should, as far as possible, collect all the funds that they may require for their transactions, from - persons living within their area of operations, that whenever necessary they may supplement their capital by obtaining loans from a Central Bank or a Union and that loans to agriculturists should firstly be granted for productive purposes for periods that are absolutely necessary for the fructification of the loan and no longer.

VIII. That Co-operative Societies should, by showing good work and thereby securing the confidence of the people, induce people to deposit their earnings in them just as people invest their money in Postal or Government Savings Banks.

IX. That to attract a large amount of deposits to Co-operative Societies, the Societies should offer favorable rates of interest to the depositors and that as the deposit rules published by the Registrar are suited to all societies they should be adopted by all the societies in the Kolar District.

X. That the failure of some of the Jont-stock Companies in the Kolar District has created many difficulti in the banking line and has tended to keep the money market very dear, that to bring facile credit within reach of the people Co-operative Societies should be established in suitable places in the Kolar District.

XI. That for purposes of finance, inspection, audit and control the grouping together of Societies into a Federal Union is very advantageous and economical and consequently a Federal Union should be established in every Taluk of the Kolar District.

XII. That every Co-operative Society in the Kolar District should subscribe for a copy of the Co-operative Bulletin published by the Registrar and widely circulate the information contained therein among the illiterate members of the Society.

XIII. That the following villages of the Taluks of the Kolar District are fit for starting Co-operative Societies and the Registrar be requested to arrange to start Co-operative Societies in these places:--

Srinivasapur Taluk.

(1) Gavanapalli.

Siddlaghatta Taluk.

(1) Huralugunte (2) Sadali

(3) Dibburhalli.

C h i n t a m a n i Taluk.

(1) Ganjur.

M a l u r Taluk.

(1) Narasapura
(2) Lakkur
(3) Chikka Tirupati
(4) Tyakall
(5) Doddakadaturu
(6) Shivarapatna

M u l b a g a l Taluk.

(1) Agara
(2) Tayalur
(3) Nengli
(4) Mulabagal

XIV. That the Amildars of every Taluk in the Kolar District should report to the Registrar of Co-operative Societies the names of a few energetic and enthusiastic gentlemen who are willing to work as Honorary Supervisor

XV. That the Amildar of each Taluk and the members of the Taluk and Municipal Boards should appoint a - Committee among themselves to preach Co-operation in - the Taluk and start fresh societies in important places with the advice and assistance of the Co-operative Department.

M.N.N.

23/8/13

Registrar, Co-operative Societies in Mysore.

Revised Draft.

G.R.S. 28]

3119.0

File No. 22

Serial No. 2

Diary No. of letter replied to 1462

Proceedings of the Government of His Highness the Maharaja of Mysore

GENERAL AND REVENUE SECRETARIAT:

(Bangalore)

the 191 .

READ—

Letter No. 471/6 A 9 27.9.13 from the Registrar of Cooperative Societies submitting a report on the conference of Cooperative Societies in the Kolar District held at Yedavanna on the 26th & 27th March 1913 together with list of subjects discussed thereat

over.

Date of issue 4—11—13

Signed by W L Thurnucle

ORDER THEREON. No.

SUBJECT.

* The resolutions passed

Union

... under Union. No JC 1988 § 4 Nov 13/13

Resolved

Govt are glad to note

that this conference was

organised solely by private

agency * that the subjects

discussed * the resolutions

arrived at ~~Sofoby~~ since evidence of an

co-operative spirit amongst

those that attended the

Conference.

Govt would be glad to

see more of such purely private

organisations developing

and to send to disseminate

ideas of co-operation broad-

cast for the well being

of all concerned.

CSO
29/10/13
Secretary

Registrar of Co-operative Societies.

GPB—20,000—2-10-11